

TraCen Cape May Education Update #310

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Congratulations!!

The following personnel in the Cape May area passed Coast Guard Institute end-of-course, AQEs, and other tests since the last update:

Name	Work Site	Test
ME2 Fred Chase	TraCen (Recruit Training)	ME1

Well done, PO Chase!!

And if you've just finished a degree program or have any other noteworthy academic achievement to brag about, please let me know so I can recognize you for it.

Question of the Week

(from Jeff Reese (full-time ESO at Group North Bend) and the Department of Veterans' Affairs)

- Q:** If I assign some, but not all, of my benefits under the Post-9/11 GI Bill to my dependents and then die what happens to the non-transferred benefits?
- A:** The benefits not transferred are lost. To avoid your dependents having only one month each of benefits and the remaining months dying with you, you should transfer all 36 months (or however many months you have) to your dependents. You can always re-distribute them later.

If you have a question you'd like answered as a Question of the Week, e-mail it to me at andrew.g.webb@uscg.mil.

Web Page in the Spotlight

There's a lot of stuff on the TraCen Cape May web site you might not check out if you didn't know it was there. So this week, I'm spotlighting **FAQs on Officer Programs** (<http://www.uscg.mil/hq/capemay/Education/oprogramsfaq.asp>).

Grammar & Usage Corner

This feature will touch on grammar and usage questions as well as confused/misused words. This week, the issue is improper contractions. The ones that immediately come to mind are "alot" and "alright".

In the first case, "alot" is a nonsense word intended to convey the meaning of the phrase *a lot* – "a large number". "A lot of people showed up for the Coast Guard Day festivities this year."

Don't mistake this with the proper word *allot*, which is a verb meaning to assign as a share or portion ("She was allotted 20 minutes for her presentation") or to apportion or to distribute by or as if by lot ("Seats were allotted to the dignitaries on the dais in accordance with their rank").

In the second case, "alright" is a non-standard word intended to convey the meaning of the phrase *all right* – "in good health" or "in good order". "He didn't come to work for three days, but when his boss called to find out if he was all right, he said he was" or "The conference was really disorganized when it started, but turned out all right".

If there are any word usage, grammar, or similar issues you've encountered, please e-mail them to me at andrew.g.webb@uscg.mil.

Servicewide Exams at TraCen Cape May

I've just received the November SWEs and have sent an e-mail to everyone whose exam I've received. ***If you haven't received an e-mail invitation to the SWE and expect to take it, contact me immediately.*** The exams will be administered on Thursday, 04 November. Details will be in the e-mail.

Studying & Test-taking Skills

Too many people look at taking a test the same way they approach the blackjack table in Atlantic City, as if chance alone governs how they perform on the test. But when you're taking a test – especially a multiple-choice test – chance matters little. Primarily, of course, it's a matter of knowing the material. But secondarily, it's a matter of knowing how multiple-choice tests are constructed and then weeding out plausible, but incorrect responses.

Even when studying, though, most people seem to have a hit-or-miss attitude. They read through the material hoping it'll sink in and they'll remember arcane bits of info they think test writers use to trip them up. Then they read through it again, and again. Of course, this is one way to do it. But if you want improve the likelihood that you'll do well on the test, consider the tips and techniques described on my web site (<http://www.uscg.mil/hq/capemay/Education/studying.asp>).

And ask yourself, "Why should I expect better results on a second (or third or fourth) attempt if I'm always preparing for the test the same way?"

College Info

Periodically, the TraCen Cape May's Education Center receives flyers, brochures, posters, and other information from colleges and universities around the country which are hoping to tap into the military market. This information is available for browsing any time during working hours (including lunch time). ***The fact that this information is available does not constitute an endorsement of the corresponding schools or programs.***

Here's the latest offering from a regionally-accredited school.

Oklahoma State University offers a number of distance-learning graduate certificates and degrees. These are listed below. Tuition varies from program to program, but for military personnel the MBA tuition is \$250/credit.

- Master of Agriculture or Master of Science in Agricultural Education
- Master of Business Administration (MBA)
- Master of Science in Industrial Engineering and Management
- Master of Science in Electrical & Computer Engineering
- Master of Science in Engineering & Technology Management
- Master of Science in Human Development and Family Science/Gerontology
- Master of Science in Management Information Systems
- Master of Science in Telecommunications Management
- Master of Science in Human Environmental Sciences with an option in Family Financial Planning
- Master of Science in Nutritional Sciences with an option in Dietetics
- Graduate Certificate in Business Data Mining
- Graduate Certificate in Information Assurance

For more information, go to <http://ocampus.okstate.edu/dlearn.aspx?site=2>.

National Graduate School Courses at CGAS Atlantic City

LT Erin Boyle is trying to collect a critical mass of students for courses leading to a Master of Science in Quality Systems Management from the National Graduate School. Classes will be held at CGAS Atlantic City. For more information about the program, go to http://www.ngs.edu/html/the_masters.htm or contact LT Boyle.

You, TA, and Scholarships

Don't assume that because you're using tuition assistance (TA) and have received the maximum from CGMA and CG Foundation grants that there are no other resources to help you out financially.

First of all, let's put a rumor to rest: you **can** apply for and use scholarships along with TA.

Second point: every year, thousands of organizations throughout the country make money available for college students – much of which is never awarded because there were no applicants.

Third: when you think of scholarships, don't just assume you have to be academically gifted or a sports star or that military personnel can only apply for scholarships aimed at military personnel. All of these are false. Merit-based scholarships include those for stand-outs in academics and sports, but they also include scholarships for students from specific ethnic groups, whose parents belong to specific organizations, who live in a specific area, and on and on.

Also be aware that there are restricted and unrestricted scholarships. Restricted scholarships can only be used for specific things: tuition and fees or books or living expenses or whatever. Unrestricted scholarships are just that: they can be used for anything. So if you're using TA to cover all your tuition and qualify for an unrestricted scholarship, you can use the money for *anything*: fees not covered by TA, school supplies, or just to supplement your income.

There are books and web sites which catalog thousands of scholarships. And because there are so many scholarships available, and because finding those you qualify for is tedious, there is a lot of money (as in many millions of dollars) that goes begging for takers every year.

All it takes to become a recipient of scholarship money is patience and organization. My web site lists a few scholarships specifically aimed at you (or military personnel in general) and your dependents, as well as some randomly selected scholarships anyone can apply for (<http://www.uscg.mil/hq/capemay/scholarships.htm>).

You can search for scholarships on-line (using any of the many scholarship search engines available) or you can use books. The Education Center has a number of books you can look in to find scholarships that you qualify for. But ***the best resource I've found (and which I highly recommend) is Ben Kaplan's How to Go to College Almost for Free.***

This book doesn't have lists of scholarships you might apply for. Rather, it provides a roadmap for conducting your scholarship search and application process. With it you may be able to do what the author himself did: obtain almost \$90,000 in scholarship money that could be used at any school for any purpose.

A word of caution: Keep in mind, while searching for scholarships, that there are con artists out there waiting to take advantage of your need for college financial aid. The Federal Trade Commission (FTC) has a web site devoted to [Scholarship Scams](#) that you should check out.

Tuition Assistance Update

Until Congress approves the DHS appropriation (and money for tuition assistance), the Coast Guard is operating as if we had the exact same funding we had last year. How does this affect tuition assistance? Until it's clear what the funding will be for TA, the Coast Guard Institute is approving TA authorizations in chronological order according to course starting dates. E.g., courses beginning on 01NOV will be approved before courses beginning on 02NOV and after. Courses beginning closer to the end of the year are being put on hold until authorizations for courses beginning earlier than that have been processed.

What's this mean for you? If you submit a TA request today for a course beginning on 01DEC, don't be surprised if you don't have the authorization as quickly as you're used to – perhaps not until just before the end of November.

E-PME Performance Requirements

When you're ready to take an E-PME Advancement Qualification Exam (AQE), remember that in accordance with ALCOAST 179/05, ESOs are not authorized to administer AQEs to individuals whose supervisors (or division officers) have not certified that they have completed the E-PME Performance Requirements. They provide this certification via a signature on the statement in the "Remarks" section at the bottom of page 2, which reads as follows:

I certify that the person named below satisfactorily completed all EPME performance requirements and related course work for pay grade E-_____ and is eligible to take the Advancement Qualification Exam (AQE).

You can download the current from http://www.uscg.mil/forms/cg/CG_1510_2.pdf, (Unfortunately, the Coast Guard Learning Portal still has only the older/obsolete version of the form available.)

Use Credit-by-Exam Tests to Raise Your GPA

Many Guardians are unaware that while CLEP tests and DSST exams may be accepted by your college as credit toward your major, the scores you get will not be used to compute your GPA. (Every college/university decides for itself whether to accept these tests as credit toward their degrees.)

EXAMPLE: Your college requires you to complete 6 credits in humanities courses, 6 in math courses, 6 in science courses, 6 in social sciences and history courses, and 6 in science courses. You don't think you'll do all that well in the math and science courses, but you know you'll pass.

If you pass the CLEP Natural Sciences and College Math tests (and your school accepts those as credit toward your major) your CLEP test scores will not be included when your GPA is calculated; it'll be based only on actual courses you took. Assuming you do well in your courses, this means your GPA will be higher than it would have been if you'd taken science and math courses and got relatively low grades in them.

You can use this technique with any of the 72 CLEP tests and DSSTs: pass a test rather than take a course you don't think you'll do well in. Just make sure your school will accept the score from the test you take toward your chosen major.

BMC Will Hillyer, XPO at Station Marathon, also added this: "It is also a good way to control your GPA, because even though you may fail a CLEP Math, you can retake it after 6 months and you can request only that passing score request to be sent to your college. This gives you a unique control of your GPA."

Keep in mind, however, that if you do re-take a CLEP test or DSST, you now have to pay for it yourself. No more free re-tests.

Choosing a College or University

In early August, the Government Accountability Office (GAO) released a report describing the results of an undercover investigation of for-profit colleges and universities, especially their recruiting practices – how they get students to sign up. You can find a summary of the report (with hidden-camera videos) and links to report highlights and the full report at <http://www.gao.gov/products/GAO-10-948T>.

Although the report didn't name specific schools, other sources have discovered them and you can read which they are (as well as an article about the report) at <http://www.collegescholarships.org/blog/2010/08/07/for-profit-colleges-accused-of-misleading-students-with-false-information/>. National Public Radio (<http://www.npr.org/templates/story/story.php?storyId=129259157>) also covered this issue and others (including the higher cost of for-profits for comparable degrees).

PLEASE do some research about colleges before you spend your time (and the Coast Guard's money) on any degree or certificate program. One of the GAO investigation's findings most germane to Guardians is that, on average, it costs between 6 and 13 times more to obtain a degree from a for-profit college than from a publicly-funded college.

Even if tuition assistance is paying for your courses, the less expensive they are the more courses you can take on your fixed \$4,500 TA allowance every year. So why take a course at a college that's going to charge you many times what you can take the same course for elsewhere?

The bottom line is: don't even provide contact information until you've researched the institution you're focusing on. Beware of schools which

- pressure you to enroll,
- call you at all hours of the day and night to ask if you've made a decision,
- tell you you shouldn't worry about the cost (since TA or your GI Bill will cover it), or
- try to talk you into taking out loans.

Schools which do these things are more interested in their balance sheets than in your education.

Be a smart consumer before you become a student.

Considering a Health Services Career?

Are you interested in any of the following health services careers?

- dietetics
- medical engineering
- medical record administration
- physician assistant
- nursing
- pharmacy
- sanitary science
- computer science
- dental hygiene
- medical laboratory technology
- therapy (e.g., occupational, physical, speech-language pathology, or audiology).

If so, you might want to look into the Public Health Service's Junior and Senior Commissioned Officer Student Training and Extern Programs (JRCOSTEP and SRCOSTEP, <http://www.usphs.gov/student/>). These programs offer "two excellent opportunities for students to serve their country while completing their education."

If you have questions about either of these programs, feel free to join one of the following (all times Eastern Time):

15 October 2010 @ 1500
22 October 2010 @ 1000
05 November 2010 @ 1300
17 November 2010 @ 1200
07 December 2010 @ 1300
17 December 2010 @ 1100
21 December 2010 @ 1000
29 December 2010 @ 1500

To participate, call 866-705-5819 and enter the passcode 1633181.

For more information on the PHS Commissioned Corps, go to <http://www.uscg.mil/hq/capemay/Education/oprograms.asp#phs>.

Thinking of Starting Your Own Business?

If you're thinking about starting your own business, either while you're still in uniform or after you leave the Coast Guard, check out a sampling of resources for entrepreneurs at <http://www.uscg.mil/hq/capemay/Education/smallbiz.asp>. There you'll find general resources applicable to all types of small businesses on many different subjects (e.g., drafting a business plan, finding funding, etc.).

There are also sections aimed at those interested in starting not-for-profit businesses and those interested in social entrepreneurship. Contrary to the popular notion, not-for-profit doesn't mean "no profit" or that you can't earn a substantial salary. It just means most of the profit has to be put toward specific things, usually plowed back into the business. There's also a section with links to labor market information.

Finally, drop by the Education Center to pick up a copy of the book *Best Career and Education Web Sites*. Chapters 7 ("Self-Employment and Small Business") and 8 ("Temporary Work, Contract Employment, Freelancing, Teleworking, and Volunteering") have many great leads.

Free On-line Skill-Development Courses, Hundreds of Subjects

Are you interested in learning to better use the programs that are part of Windows Office 2007 (e.g., Word, Excel, etc.)? Would you like to improve your customer service, communications, or leadership skills? How about project management or strategic planning?

Courses on these and hundreds more subjects are available **FREE** through Skillsoft (via the Coast Guard Learning Portal (<https://learning.uscg.mil/>)). Once you've logged in, just click on "Skillsoft" and then "Catalog" to see the hundreds of free courses available to you and your dependents.

The courses fall into these general categories:

- Business skills & certifications
- Desktop applications
- IT professional curricula & certifications
- CG Unit Leadership Development Program
- Information systems technician
- Information systems management
- Legal compliance curricula
- Environmental, safety and health, and transportation curricula
- DHS training requirements

In addition, you can also Books 24x7, an on-line library of hundreds of books covering topics related to business, IT, office and personnel management, and office computer applications.

Free On-line College Courses

If you're interested in taking a college course, but don't want to pay for it or don't need credit for it, check out the resources listed on my web site (<http://www.uscg.mil/hq/capemay/Education/studymaterials.asp>). The links you'll find there are to the main web site for the college/university which offers the courses. And if you'd like to find free courses sorted by subject matter, go to http://education-portal.com/article_directory/Free_Online_Courses_and_Education.html.

These courses are great for studying for CLEP and DSST exams, but remember: you will not earn college credit from these courses by themselves.

TraCen Cape May Testing Calendar

Tests at TraCen Cape May are administered by appointment according to the following schedule:

Mondays (0800): Defense Language Proficiency Tests

Tuesdays (0800): EOCTs and AQEs*

Thursdays (0745): college tests, CLEP tests, DSSTs, SATs, ACTs

* If operations or your work schedule make it impossible for you to take an EOCT or AQE on a Tuesday morning, you can take it on a Thursday morning.

This schedule leaves most of the day on Tuesdays, as well as all day on Wednesdays, Fridays available for other occasional tests, counseling, and other face-to-face interactions with you. When no one is taking a language test, the doors to the Education Center are open on Mondays, as well.

If you call and I don't answer the phone, I'm usually administering a test (and, because of the noise, can't talk on the phone) or otherwise busy with someone in the office. E-mail is the best way to get in touch with me.

Thinking of Teaching?

Are you interested in teaching after you leave the Coast Guard? Troops to Teachers also provides counseling and referral services to military personnel interested in beginning a second career in public education as a teacher. And the DANTES Troops to Teachers office will help you identify teacher certification requirements, programs leading to certification, and employment opportunities. The main web site (http://www.dantes.doded.mil/dantes_web/troopstoteachers/index.asp) has all kinds of information about the program. Including a new on-line way to determine if you're eligible to participate in Troops to Teachers: http://www.dantes.doded.mil/dantes_web/troopstoteachers/eligibility.asp.

Leaving the Coast Guard?

If you're leaving the Coast Guard within the next twelve months (whether through retirement, resignation, or expiration of your enlistment), you should be making plans for what you'll be doing after you take off your uniform for the last time. Check out the information on my web site related to career transition (<http://www.uscg.mil/hq/capemay/Education/careertrans.asp>).

You should also request an education assessment from the Coast Guard Institute (<http://www.uscg.mil/hq/capemay/Education/collegefaq.asp>) to get a transcript of college credit you've acquired through your service in the Coast Guard. If you don't request an assessment before you leave active duty, you can't get one later.

If you're not planning to go to school right away, you'll probably need to find work. Here are two excellent resources for finding a job – or even a second career. Also, Military.com has a very good series of web pages devoted to veterans (<http://www.military.com/Careers/Home/0,13373,,00.htm>).

And don't discount the idea of working in the public sector. Not only are there thousands of jobs in the federal government, identical to private-sector jobs in which you can put your skills, knowledge, and experience to use while maintaining job security unavailable in the private sector (<http://www.fedjobs.gov/>), governmental entities at all levels – state, county, municipality, school district, port district, etc. – provide similar benefits.

Microsoft Software Home Use Program

If you're on the Coast Guard's payroll (i.e., not a contractor), you're eligible to participate in Microsoft's Software Assurance Home Use Program. The program enables you to get a licensed copy of most Microsoft® Office desktop PC applications to install and use on your home computer. You're also eligible for discounts on other Microsoft software via the Employee Purchase Program.

For more information, go to <https://cgportal.uscg.mil/lotus/mypoc/?uri=wcm%3a5b18ff004d89b9a6ae7fbe259abd3cf4>.

ACCC's Library Open for Studying

One more thing: the new campus's classrooms, labs, and library are all state-of-the-art. Even if you're not ready to register for classes right away, you should take the opportunity to visit the campus and look around. The Director of Academic and Student Services has extended a personal invitation to anyone who'd like to use the library to study, for research, or for pleasure reading. It's very quiet, well-lit, and has very comfortable furniture.

Quick Reference Study Guides

The TraCen Education Center also has a binder full of SparkCharts Quick Reference Guides on almost 40 subjects. You're welcome to use these in the Education Center or make copies to take with you. You can check out the subjects available at <http://www.uscg.mil/hq/capemay/Education/books.asp#spark>.

Education Center Library

In addition to SparkCharts, the Education Center also has a library of books on leadership, management, Coast Guard history, and other topics. Also in the library are the latest Professional Qualification Guides (PQGs) for each rating.

The Education Center also has dozens of brochures and books on college, financial aid, the officer program application process, and other things. If there are multiple copies, you're welcome to take one.